

**South Carolina Silver Haired Legislature
PROPOSED RESOLUTIONS
First Session of the 117th General Assembly of South Carolina**

#1 ~ CRIMINAL BACKGROUND CHECKS FOR IN-HOME AND ADULT DAY CARE PROVIDERS

WHEREAS, Many South Carolinians choose to remain in their homes as they age;

WHEREAS, Most of these Seniors at some time in their lives require in-home and/or adult day care;

WHEREAS, There are many cases of abuse and criminal behavior perpetrated by some in-home and/or adult day care service providers;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to require criminal background checks for all paid professional in-home and adult day care providers and their employees.

#2 ~ PAYDAY LENDING

WHEREAS, Georgia and North Carolina have recently outlawed payday loans, South Carolina should continue working to limit this type of predatory lending;

WHEREAS, The number of payday lending locations in South Carolina has doubled over the last five years;

WHEREAS, Many times persons alternate between two or more lenders, taking out new loans to repay existing ones, thereby creating a cycle of unending and escalating debt;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation that allows for no more than one outstanding payday loan at any one time, provides a real-time data system for tracking of payday loans, and requires a waiting period of 48 hours before any person may enter into a new loan after one is paid in full.

#3 ~ DEBT FORGIVENESS FOR NURSE PRACTITIONERS SPECIALIZING IN GERIATRIC CARE

WHEREAS, There is a recognized shortage of doctors who specialize in Geriatric Medicine, prompting the establishment of a debt forgiveness program for a limited number of South Carolina doctors who specialize in geriatric medicine;

WHEREAS, Nurse practitioners who specialize in geriatric care can provide direct care to older adults, coordinate the delivery of services; and ensure quality care to reduce medical errors at a considerable lower cost to train;

WHEREAS, Geriatric nurse practitioners can provide evidenced-based standards of care in collaboration with physicians, greatly enhancing the quality of life and longevity of Senior South Carolinians;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation that will establish debt forgiveness of \$20,000 per year, up to a maximum of five years, to graduates of South Carolina nursing schools who will practice as geriatric nurse practitioners in this state for at least five years.

#4 ~ ESTABLISHMENT OF A TAXPAYER WORK-OFF PROGRAM

WHEREAS, Paying property taxes is a hardship on many Senior Citizens, especially those on fixed incomes;

WHEREAS, Property assessments reflect change in property values and in some cases may result in an increase in property taxes;

WHEREAS, York and Dorchester Counties have already taken the initiative to implement a taxpayer work-off program;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to encourage all counties to implement a similar taxpayer work-off program for Senior Citizens.

#5 ~ TAX REFORM

WHEREAS, South Carolina is experiencing a rapid increase in its elderly population, with a corresponding need for services and for revenue with which to provide these services;

WHEREAS, tax relief has resulted in a tax structure that has become more regressive, increasingly skewed to special groups, and decreasingly productive of revenue;

WHEREAS, regressive taxes tend to affect the elderly disproportionately;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation mandating reform that will yield increased revenue and result in a more progressive tax structure.

#6 ~ HOME CARE TRAINING AND PLACEMENT PROGRAM

WHEREAS, Numerous South Carolina Seniors require home care so that they may remain in their homes as long as they choose but often have difficulty finding quality and cost-effective assistance;

WHEREAS, Numerous South Carolina Seniors are looking for work due to economic necessity but require training for high demand career fields such as home care assistant;

WHEREAS, There is no free home care program in South Carolina that will train and act as a network to place Seniors in positions where they are most needed;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to provide state funding to establish a "Seniors Assisting Seniors" Home Care Training and Placement Program at key locations within the state.

#7 ~ INCREASED FUNDING FOR IN-HOME AND COMMUNITY-BASED SERVICES

WHEREAS, The South Carolina older citizen population is growing rapidly;

WHEREAS, most older adults prefer to age in place;

WHEREAS, in-home and community-based services, which are less costly than out-of-home care, greatly reduce costs to older adults, their families, and/or taxpayers;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAired LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to increase state funding for in-home and community-based services for older citizens.

8 ~ SENIOR HOUSING IN EACH COUNTY

WHEREAS, A growing number of Seniors need affordable housing in a safe community;

WHEREAS, Most counties do not have enough Senior housing;

WHEREAS, Senior housing needs to be located near shopping areas, as many seniors have limited driving and/or walking ability;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAired LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to build Senior housing in all counties in South Carolina.

#9 ~ SOUTH CAROLINA CENTER ON AGING

WHEREAS, aging resources in South Carolina are scattered among different agencies in different locations, making accessing resources difficult;

WHEREAS, significant efficiencies in staff, information access, resources, and productivity could be obtained if aging-related activities were housed in one location;

WHEREAS, the identity of an "Aging Center" or "Center of Healthy Senior Aging" would increase the visibility and reputation of Senior services in the state of South Carolina;

NOW, THEREFORE, BE IT RESOLVED BY THE SC SILVER HAired LEGISLATURE:

That the General Assembly enact and the Governor sign legislation to provide for one building where the state agencies and offices concerned with geriatrics-related activities could be housed.

10 ~ INCREASED FUNDING FOR ABUSED ELDERLY

WHEREAS, Adult protective departments across the state of South Carolina have had significant fiscal problems providing safe emergency sheltering for the elderly who are victims of abuse, neglect, and exploitation;

WHEREAS, adult protective service agencies and volunteers are attempting to provide round-the-clock care for those who are vulnerable to being placed in harm's way because of frailty and dependence;

WHEREAS, existing funding is inadequate to provide the necessary shelter, rent, and services needed to care for the growing number of elderly abused victims who must be removed from their residences;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation that will provide increased statewide funding for necessary life-sustaining shelter, rent, and services needed to care for elderly abused victims who must be removed from their places of residency.

#11 ~ HEARING AIDS, ROUTINE VISION CARE, AND DENTAL CARE

WHEREAS, Medicare does not classify hearing aids, routine vision care, and dental care as medical necessities substantiating an allowable Medicare claim;

WHEREAS, Non-institutional Seniors with limited incomes and assets must often go without adequate hearing aids, routine vision care, and dental care because of lack of funds to purchase such services;

WHEREAS, The state of South Carolina recognizes the detrimental impact that a lack of adequate hearing, sight, and dental health has on the quality of life of the low income Senior population;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to provide financial assistance for hearing aids, routine vision care, and dental care to Seniors having incomes at or below 150% Federal Poverty Level, with limited assets, when other state or federal programs cannot provide this assistance.

#12 ~ COVERAGE FOR INSURED VOLUNTEER DRIVERS

WHEREAS, There are many Seniors who need volunteers to transport them to many necessary places such as doctors' offices, pharmacies, and grocery stores;

WHEREAS, Volunteers are reluctant to transport individuals because of the liability;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:

That the General Assembly enact and the Governor sign legislation to guarantee that any licensed driver, operating a currently insured vehicle to transport Seniors or persons with disabilities, shall not be liable beyond the coverage of his/her insurance, except in the case of gross negligence.

#13 ~ THIRD PARTY NOTIFICATION OF LAPSE NOTICES ON LONG TERM CARE INSURANCE

WHEREAS, Some Senior adults are failing to respond with timely premium payments on long term care insurance because of dementia or other illnesses which cause them not to realize the urgency of being current with their payments for continuing coverage;

WHEREAS, No requirement exists to ensure that a third party be notified when coverage is about to expire because of non-payment of a premium;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:

That the General Assembly enact and the Governor sign legislation that requires insurance companies to notify the policy holder, a third party, and the insurance agent/agency servicing the policy so that coverage will not lapse.

#14 ~ TAX CREDITS FOR FAMILY MEMBERS WHO HELP DELAY OR PREVENT THE INSTITUTIONALIZATION OF THE FRAIL ELDERLY

WHEREAS, The majority of those in need of long term care are cared for by unpaid family members and friends;

WHEREAS, Three out of four caregivers are women, and one in three has children or grandchildren under the age of 18 living at home;

WHEREAS, Often caregiving forces the caregiver to miss work, cut back to part-time, take less a less demanding job, choose early retirement, or give up work altogether;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation that will allow an income tax credit of at least \$1,000 for families providing at least six months per year of home care for an elderly person certified by a physician as eligible for institutional care.

#15 ~ STATEWIDE IN-HOME RESPITE PROGRAM

WHEREAS, The South Carolina Department of Health and Human Services (DHHS) estimates that 45% to 88% of Seniors from age 65 through 85 develop some dependence because of one or more health impairments;

WHEREAS, 80% of the care for these persons is provided by family, friends, or neighbors, preventing institutionalization of thousands of Seniors;

WHEREAS, When these impairments are advanced, such as in dementia/Alzheimer's disease, these support persons often will need assistance to provide the needed services;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to provide adequate funding for a statewide in-home respite program that will provide respite services in all 46 counties.

#16 ~ SENIOR TRANSPORTATION FOR AN AFFORDABLE FEE

WHEREAS, The South Carolina Senior population is increasing rapidly;

WHEREAS, Many Seniors who are not eligible for Medicaid transportation live in communities with no access to public transportation for essential services to maintain quality of life;

WHEREAS, having access to transportation prolongs independent living;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to fund a transportation program at an affordable fee for the elderly of South Carolina.

#17 CONVERTING ABANDONED RAILWAYS INTO PUBLIC TRAILS

WHEREAS, Potential rail-trail paths exist on scenic, graded routes;

WHEREAS, Having access to rail-trail paths for exercise, bird watching, or other outdoor pursuits would increase the activity level of many Seniors and give them level pathways for walking or wheel chair accessibility throughout their communities;

WHEREAS, Having access to public walking paths aids independent living for appointments, shopping, or social activities;

WHEREAS, Rail-to-trail paths can help to preserve notable historic routes and landmarks;

BE IT RESOLVED BY THE SOUTH CAROLINA SILVER HAIRED LEGISLATURE:
That the General Assembly enact and the Governor sign legislation to assist acounties and municipalities in funding local rail-to-trail conversion programs.